

Information to identify the case:

Debtor 1	Mattie M. David	Social Security number or ITIN	xxx-xx-0793
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-22880-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mattie M. David

11/13/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mattie M. David
Debtor

Case No. 18-22880-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 13, 2023

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2023:

Recip ID	Recipient Name and Address
db	+ Mattie M. David, 54 Areford Boulevard, Uniontown, PA 15401-4659
14883966	BYL Collection Services, LLC, P.O. Box 569, Malvern, PA 19355-0569
14883974	+ Fayette Physician Network, P.O. Box 4640, Rutherford, NJ 07070-0464
14883976	Foundation Radiology Group, PC, 75 Remittance Drive #3310, Chicago, IL 60675-1001
14883977	Health Care Solutions, P.O. Box 3037, Sharon, PA 16146-5037
14892563	+ Laurel Physiatry, 269 South Mount Vernon Avenue, Uniontown, PA 15401-4178
14883984	+ MMS Endodontics, 9000 Coombs Farm Drive--#304, Morgantown, WV 26508-1150
14883985	NovaSom, 75 Remittance Drive--Dept. 6583, Chicago, IL 60675-6583
14883986	+ Oliverio Ear Nose & Throat, 10 Highland Park Drive, Uniontown, PA 15401-8926
14892565	Professional Account Management, P.O. Box 1153, Milwaukee, WI 53201-1153
14883994	Shaw Financial Solutions/Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965036, Orlando, FL 32896-5061
14883995	+ Southwestern Endoscopy Center, 300 Spring Creek Lane--Lower Level, Uniontown, PA 15401-9069
14883996	Southwestern Gastrointestinal Specialist, 300 Spring Creek Lane--Upper Level, Uniontown, PA 15401-9069
14892566	+ UPMC Health Services, 2 Hot Metal StreetDist. Room 386, Pittsburgh, PA 15203-2348
14884001	Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596
14892567	+ Virtuox, Inc., P.O. Box 741637, Atlanta, GA 30384-0001

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 14 2023 08:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 14 2023 03:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 14 2023 08:42:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 14 2023 03:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: RASEBN@raslg.com	Nov 14 2023 03:53:00	WEI Mortgage LLC, RAS Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
14883963	Email/Text: ebn@americollect.com	Nov 14 2023 03:54:00	Americollect, Inc., P. O. Box 1690, Manitowoc, WI 54221-1690
15180632	+ Email/Text: cashiering-administrationservices@flagstar.com	Nov 14 2023 03:54:00	Arc Home LLC (f/k/a WEI Mortgage LLC), c/o Flagstar Bank FSB, 5151 Corporate Drive, Troy

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			MI 48098-2639
14883964	EDI: TSYS2	Nov 14 2023 08:42:00	Barclays Bank, P.O. Box 8802, Wilmington, DE 19899-8802
14883965	EDI: WFNNB.COM	Nov 14 2023 08:42:00	Bon Ton/Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
14883967	EDI: CAPITALONE.COM	Nov 14 2023 08:42:00	Capital One, c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091
14897302	EDI: CAPITALONE.COM	Nov 14 2023 08:42:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14883968	EDI: RMSC.COM	Nov 14 2023 08:42:00	CareCredit/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965061, Orlando, FL 32896-5061
14883970	+ EDI: CITICORP.COM	Nov 14 2023 08:42:00	Citi Card, P.O. Box 6500, Sioux Falls, SD 57117-6500
14921978	+ EDI: CITICORP.COM	Nov 14 2023 08:42:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14883971	+ EDI: CCS.COM	Nov 14 2023 08:42:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
14883972	+ EDI: CCUSA.COM	Nov 14 2023 08:42:00	Credit Collections, USA, 16 Distributor Drive--Suite 1, Morgantown, WV 26501-7209
14883982	EDI: CITICORP.COM	Nov 14 2023 08:42:00	Macy's American Express, Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040
14883983	EDI: CITICORP.COM	Nov 14 2023 08:42:00	Macy's Visa, Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040
14922839	EDI: Q3G.COM	Nov 14 2023 08:42:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14883973	EDI: DISCOVER.COM	Nov 14 2023 08:42:00	Discover, P.O. Box 30421, Salt Lake City, UT 84130-0421
14887582	EDI: DISCOVER.COM	Nov 14 2023 08:42:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14892562	+ Email/Text: bankruptcy@erieinsurance.com	Nov 14 2023 03:54:00	Erie Insurance Group, 100 Erie Insurance Place, Erie, PA 16530-0001
14894300	Email/Text: EBNBKNOT@ford.com	Nov 14 2023 03:54:00	Ford Motor Credit Company LLC, P. O. Box 62180, Colorado Springs, CO 80962
14883975	Email/Text: EBNBKNOT@ford.com	Nov 14 2023 03:54:00	Ford Motor Credit Company, LLC, National Bankruptcy Service Center, P.O. Box 62180, Colorado Springs, CO 80962
15311303	Email/Text: Bankruptcy@Freedommortgage.com	Nov 14 2023 03:53:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14883978	+ EDI: CITICORP.COM	Nov 14 2023 08:42:00	Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328
14883979	EDI: RMSC.COM	Nov 14 2023 08:42:00	Home Design/Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965061, Orlando, FL 32896-5061
14883969	EDI: JPMORGANCHASE	Nov 14 2023 08:42:00	Chase, P.O. Box 15298, Wilmington, DE 19850-5298
14919922	Email/PDF: resurgentbknofications@resurgent.com	Nov 14 2023 04:08:43	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14883980	EDI: RMSC.COM	Nov 14 2023 08:42:00	Levin Furniture/Synchrony Bank, Bankruptcy Department, P.O. Box 965061, Orlando, FL

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14883981	EDI: RMSC.COM	Nov 14 2023 08:42:00	32896-5061 Lowe's/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14883989	Email/Text: Bankruptcy.Notices@pnc.com	Nov 14 2023 03:53:00	PNC Bank, P.O. Box 609, Pittsburgh, PA 15230-0609
14919338	EDI: PRA.COM	Nov 14 2023 08:42:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14884711	+ EDI: RECOVERYCORP.COM	Nov 14 2023 08:42:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14919847	+ Email/Text: bankruptcynotices@psecu.com	Nov 14 2023 03:54:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
14883987	EDI: RMSC.COM	Nov 14 2023 08:42:00	Paypal Buyer Credit/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14883988	Email/Text: bankruptcynotices@psecu.com	Nov 14 2023 03:54:00	Pennsylvania State Employees Credit Un., 1 Credit Union Place, P.O. Box 67013, Harrisburg, PA 17106-7013
14918529	EDI: Q3G.COM	Nov 14 2023 08:42:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14883990	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Nov 14 2023 03:54:00	Receivables Management Partners, LLC, P.O. Box 329, Temple, PA 19560-0329
14883997	Email/Text: amieg@stcol.com	Nov 14 2023 03:53:00	State Collection Service, Inc., 2509 South Stoughton Road, P.O. Box 6250, Madison, WI 53716-0250
14883991	EDI: RMSC.COM	Nov 14 2023 08:42:00	Sam's Club Master Card/Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14883992	EDI: RMSC.COM	Nov 14 2023 08:42:00	Sam's Club/Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14883993	Email/Text: bkteam@selenefinance.com	Nov 14 2023 03:53:00	Selene Finance, Attn: Bankruptcy Department, P.O. Box 422039, Houston, TX 77242-4239
14923298	+ Email/Text: bncmail@w-legal.com	Nov 14 2023 03:54:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14883999	EDI: RMSC.COM	Nov 14 2023 08:42:00	TJX Rewards Master Card/Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14883998	EDI: WTRRN BANK.COM	Nov 14 2023 08:42:00	Target National Bank, c/o Target Card Services, P.O. Box 1581, Minneapolis, MN 55440-1581
14884000	+ Email/Text: bankruptcydepartment@tsico.com	Nov 14 2023 03:54:00	Transworld Systems, Inc., P.O. Box 17221, Wilmington, DE 19850-7221
14914854	Email/Text: BNCnotices@dcmservices.com	Nov 14 2023 03:53:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14914853	Email/Text: BNCnotices@dcmservices.com	Nov 14 2023 03:53:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14922028	+ Email/Text: bkteam@selenefinance.com	Nov 14 2023 03:53:00	WEI Mortgage LLC, c/o Selene Finance, LP, Attn: BK Dept, 9990 Richmond Ave. Suite 400 South, Houston, TX 77042-4546

TOTAL: 50

BYPASSED RECIPIENTS

District/off: 0315-2

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		ARC Home LLC.
cr		Ford Motor Credit Company, LLC
cr	*+	FREEDOM MORTGAGE CORPORATION, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14892561	##+	E-Z Pass Customer Service, 7631 Derry Street, Harrisburg, PA 17111-5286
14892564	##	Peerless Credit Services, Inc., P.O. Box 518, Middletown, PA 17057-0518

TOTAL: 2 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor ARC Home LLC. bnicholas@kmlawgroup.com
Daniel R. White	on behalf of Debtor Mattie M. David lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Kevin M Buttery	on behalf of Creditor WEI Mortgage LLC kbuttery@rascrane.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Ryan Starks	on behalf of Creditor FREEDOM MORTGAGE CORPORATION Ryan.Starks@brockandscott.com wbecf@brockandscott.com
Sindi Mncina	on behalf of Creditor WEI Mortgage LLC smncina@raslg.com

TOTAL: 9